AMENDMENTS TO THE CLAIMS

Claim 1 (Cancelled)

Claim 2 (Previously Presented): A computer implemented method for automated aggregation and authentication of asset documents, said method comprising:

associating an asset with a record in a database;

inventorying an asset document into the associated record in the database on a flow basis including inventorying information from said asset document into the database as said information from said asset document becomes available for inventorying, including collecting data from said asset document independently of an end use of said document;

analyzing contents of the asset document to ensure compliance with at least one standard pursuant to securitization of multiple assets, wherein at least one of the multiple assets comprises a commercial mortgage loan;

providing specific information contained in the record to a user on demand; and

generating common information from a plurality of the records pursuant to securitization of the multiple assets;

wherein generating comprises aggregating the common information contained in the plurality of records and compiling the aggregated common information in a datafile.

Claim 3 (Original): The method of claim 2, wherein the inventorying step comprises:

determining a necessary asset document for origination or updating of the record;

entering information contained in the necessary asset document into the record of the database on a flow basis;

scanning the necessary asset document for the purpose of creating an electronic facsimile of the necessary asset document; and

reviewing the record and the electronic facsimile to ensure compliance with at least one standard.

Claim 4 (Original): The method of claim 2, wherein the analyzing step comprises:

retrieving data stored in the associated record; and

comparing the contents of the asset document to the retrieved data.

Claim 5 (Previously Presented): The method of claim 2, wherein the providing step comprises:

requesting specific information contained in the asset document;

locating a record associated with the asset document;

retrieving the record; and

extracting the specific information contained in the record.

Claim 6 (Previously Presented): The method of claim 2, wherein the generating step comprises:

determining the common information required from a plurality of the asset documents;

initiating a query in the database whereby the query collects all records containing the common information thereby creating a plurality of asset records;

extracting the aggregated common information; and

displaying the aggregated common information.

Claim 7 (Original): The method of claim 2, wherein the standard comprises a banking standard for securitizing a financial instrument.

Claim 8 (Cancelled)

Claim 9 (Original): The method of claim 3, wherein the inventorying step further comprises generating an identification marker and affixing the identification marker to the necessary asset document.

Claim 10 (Original): The method of claim 3, wherein the standard comprises a legal standard for document quality.

Claim 11 (Original): The method of claim 3, wherein the inventorying step further comprises initiating a query to determine missing data for the associated record.

Claim 12 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises writing the common information to a computer readable medium.

Claim 13 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises publishing the required information on a website.

Claim 14 (Original): The method of claim 5, wherein the step of extracting the specific information further comprises generating and sending an e-mail message containing the required information.

Claim 15 (Original): The method of claim 5, wherein the step of extracting further comprises generating a copy of the electronic facsimile of the asset document containing the specific information.

Claim 16 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises extracting the common information for securitizing a financial instrument.

Claim 17 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises writing the common information to a computer readable medium.

Claim 18 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises publishing the common information on a website.

Claim 19 (Original): The method of claim 6, wherein the step of extracting the aggregated common information further comprises generating and sending an e-mail message containing the common information.

Claim 20 (Original): The method of claim 6, wherein the database includes a relational database.

Claims 21-24 (Cancelled)

Claim 25 (Previously Presented): A computer system for automated aggregation and authentication of asset documents comprising:

a data input device for receiving first information from an asset document associated with an asset from an input source on a flow basis including receiving said first information as said first information becomes available for entry, where information from a plurality of the asset documents associated with the asset comprise a record, wherein flow basis includes collecting information from said asset document independently of an end use of said asset document;

a storage device for storing the record;

a processor for:

generating comparison data wherein the comparison data comprises

compared common data fields of the stored first information from a plurality

of the asset documents within the record, retrieving the comparison data and

providing the comparison data to a user pursuant to securitization of multiple

assets, wherein at least one of the multiple assets comprises a commercial

mortgage loan;

retrieving second information where the second information comprises

the asset documents common data fields within the record and providing the

second information to a user pursuant to securitization of the multiple assets;

retrieving third information where the third information comprises

data from fields common to multiple records and providing the third

information to a user pursuant to securitization of the multiple assets;

identifying missing data for the asset and providing a missing data

output to notify a user; and

a data output device for generating first output information from the

processor pursuant to securitization of the multiple assets, wherein generating comprises

aggregating the first output information contained in the plurality of records and compiling

the first output in a datafile.

Claim 26 (Original): The computer system according to claim 25, wherein the

storage device includes a relational database.

Claim 27 (Original): The computer system according to claim 26, wherein the first information is electronically transferred to the computer system.

Claim 28 (Original): The computer system according to claim 27, wherein the first information is transferred to the computer system over a telecommunications system.

Claim 29 (Previously Presented): The computer system according to claim 28, wherein the processor aggregates information from the multiple assets thereby creating an asset aggregation output for use in securitizing the multiple assets into a financial instrument pursuant to securitization of the multiple assets.

Claim 30 (Previously Presented): A computer system for managing, servicing and aggregating commercial mortgage loans comprising:

a means for inputting information regarding a plurality of commercial mortgage loans on a flow basis pursuant to securitization of multiple assets including inputting said commercial mortgage loan information as said commercial mortgage loan information becomes available for input, wherein flow basis includes collecting commercial mortgage loan data independently of the securitization end use of the commercial mortgage loan data;

a means for storing the information regarding the commercial mortgage loans;

a first query means for collecting information from at least one commercial mortgage loan;

a first query result presentation means for presenting the collected information;

a second query means for determining if any data is missing from the commercial mortgage loan;

a second query result presentation means for presenting a missing data alert;

a means for aggregating the information of the commercial mortgage loans wherein the means for aggregating has an asset analysis means for determining if the commercial mortgage loan is prepared for securitization;

a means for extracting aggregated information pursuant to securitization of the multiple assets;

a means for alerting a user if any aggregated information necessary for securitization is missing; and

a means for displaying aggregated information pursuant to securitization of the multiple assets.

Claim 31 (Previously Presented): A computer implemented method for automated aggregation and authentication of asset documents, the method comprising:

associating an asset with a record in a database;

inventorying an asset document into the associated record in the database on a flow basis in near real time as the asset document becomes available to the loan originator wherein flow basis includes inventorying data from the asset document independently of an end use of the data in the asset document;

analyzing contents of the asset document to ensure compliance with customary standards for loan securitization;

providing specific information contained in the record to a user pursuant to

securitization of multiple assets, wherein at least one of the multiple assets comprises a

commercial mortgage loan; and

generating common information from a plurality of the records where the

common information is generated for the purpose of securitizing the asset into a trust and

providing common information to potential investors in the trust;

wherein generating comprises aggregating the common information contained

in the plurality of records and compiling the aggregated common information in a datafile.

Claim 32 (Cancelled)

Claim 33 (Previously Presented): A computer implemented method for

automated aggregation and authentication of asset documents, said method comprising:

associating an asset with a record in a database;

inventorying an asset document into the associated record in the database on a

flow basis including inventorying information from said asset document into the database as

said information from said asset document becomes available for inventorying, wherein flow

basis includes inventorying information from said asset document independently of an end

use of said information from said asset document;

wherein the inventorying step comprises:

a.   determining a necessary asset document for origination or

updating of the record;

b.   entering information contained in the necessary asset document

into the record of the database on a flow basis;

c.   scanning the necessary asset document for the purpose of

creating an electronic facsimile of the necessary asset document;

d.   reviewing the record and the electronic facsimile to ensure

compliance with at least one standard;

analyzing contents of the asset document to ensure compliance with at least

one standard pursuant to securitization of multiple assets, wherein the analyzing step

comprises:

a.   retrieving data stored in the associated record;

b.   comparing the contents of the asset document to the retrieved

data;

providing specific information contained in the record to a user on demand,

wherein the providing step comprises:

a.   requesting specific information contained in the asset document;

b.   locating a record associated with the asset document;

c.   retrieving the record;

d.   extracting the specific information contained in the record;

generating common information from a plurality of the records pursuant to

securitization of the multiple assets, wherein at least one of the multiple assets includes a

commercial mortgage loan, wherein the generating step comprises:

a.   determining the common information required from a plurality

of the asset documents;

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  b. initiating a query in the database whereby the query collects all

records containing the common information thereby creating a plurality of asset records;

  c. aggregating the common information contained in the plurality

of records;

  d. extracting the aggregated common information; and

  e. displaying the aggregated common information.

Claim 34 (Cancelled)

Claim 35 (Previously Presented): The method of claim 33, wherein the

standard comprises at least one standard selected from the group consisting of a banking

standard for securitizing a financial instrument and a legal standard for document quality.

Claim 36 (Cancelled)

Claim 37 (Previously Presented): A computer system for automated

aggregation and authentication of asset documents comprising:

  a data input device for receiving first information from an asset document

associated with an asset from an input source on a flow basis including receiving said first

information as said first information becomes available for entry, flow basis including

receiving information from said asset document independently of an end use of the

information in said asset document;

where information from a plurality of the asset documents associated with the

asset comprise a record, the first information being electronically transferred to the computer

system over a telecommunications system;

a storage device including a relational database for storing the record;

a processor for:

a.   generating comparison data wherein the comparison data

comprises compared common data fields of the stored first information from a plurality of the

asset documents within the record, retrieving the comparison data and providing the

comparison data to a user pursuant to securitization of multiple assets, wherein at least one of

the multiple assets comprises a commercial mortgage loan;

b.   retrieving second information where the second information

comprises the asset documents common data fields within the record and providing the

second information to a user pursuant to securitization of the multiple assets;

c.   retrieving third information where the third information

comprises data from fields common to multiple records and providing the third information to

a user pursuant to securitization of the multiple assets;

d.   identifying missing data for the asset and providing a missing

data output to notify a user;

e.   analyzing asset document data to promote compliance with at

least one standard pursuant to securitization of the multiple assets, the standard including at

least one standard selected from the group consisting of a banking standard for securitizing a

financial instrument and a legal standard for document quality;

f.   aggregating information from the multiple asset documents to create an asset aggregation output for use in securitizing the multiple assets into a financial instrument; and

a data output device for generating first output information from the processor pursuant to securitization of the multiple assets.

AMENDMENTS TO THE DRAWINGS

The attached replacement drawing sheets of FIGS. 1-23 include changes to FIGS. 1, 3-6, and 11. These replacement drawing sheets, which include FIGS. 1-23, replaces the original drawing sheets including FIG. 1-23.

In FIG. 1, reference character 11 used to designate multiple elements has been replaced with reference characters 11_1 and 11_n.

In FIG. 3, reference character 11 has been replaced with reference character 11_1.

In FIG. 4, reference character 11 has been replaced with reference character 11_2.

In FIG. 5, reference character 11 used to designate multiple elements has been replaced with reference characters 11_{n-2}, 11_{n-1}, and 11_n.

In FIG. 6, reference character 11 has been replaced with reference character 11_n.

In FIG. 11, reference characters 167, 169, 175, 177, 179, and 181 have been replaced as follows:

Reference character 167 has been replaced with reference character 169C;

Reference character 169 has been replaced with reference characters 169A and 169B;

Reference character 175 has been replaced with reference characters 175A, 175B, and 175C;

Reference character 177 has been replaced with reference characters 177A, 177B, and 177C;

Reference character 179 has been replaced with reference characters 179A, 179B, and 179C; and